

<b>Information to identify the case:</b>					
Debtor 1	<b>Patricia A. Chaney</b>			Social Security number or ITIN	<b>xxx-xx-0197</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>15-23680-CMB</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Patricia A. Chaney

2/5/21

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Patricia A. Chaney  
Debtor

Case No. 15-23680-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 05, 2021

User: dpas  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2021:

Recip ID	Recipient Name and Address
db	+ Patricia A. Chaney, 979 Walnut Hill Road, Uniontown, PA 15401-5059
14118468	+ Fayette County Tax Claim Bureau, c/o Sheryl R. Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438
14118467	+ Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street, Uniontown, PA 15401-3514
14118470	+ First Express, P. O. Box 856021, Louisville, KY 40285-6021
14118473	+ KML Law Group, 701 Market Street--Suite 5000, Philadelphia, PA 19106-1541
14131089	+ Maurice & Needleman, Suite 935One Penn Center, 1617 John F. Kennedy Boulevard, Philadelphia, PA 19103-1821
14195920	+ Nationstar Mortgage LLC d/b/a Champion Mortgage Co, Champion Mortgage Company, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
14118475	Nationstar Mortgage, LLC, d/b/a Champion Mortgage Company, Reverse Mortgage Servicing Department, P.O. Box 40724, Lansing, MI 48901-7924
14131090	Nationstar Mtg, LLC d/b/a Champion Mtg., Reverse Mortgage Servicing Department, P.O. Box 40724, Lansing, MI 48901-7924
15214385	SantanderConsumerUSA Inc, as servicing agent, forGateway,OneLending&Finance,, LLC(Gateway), P.O. Box 560284 Dallas, TX 75356
14118478	Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 06 2021 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 06 2021 05:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 06 2021 03:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 06 2021 05:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14118465	EDI: CAPITALONE.COM	Feb 06 2021 03:58:00	Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
14141356	EDI: CAPITALONE.COM	Feb 06 2021 03:58:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14118471	EDI: FORD.COM	Feb 06 2021 03:58:00	Ford Motor Credit Company, National Bankruptcy Service Center, P.O. Box 6275, Dearborn, MI 48121
14118472	Email/Text: GOLF_STBankruptcy@gatewayonelending.com	Feb 06 2021 05:17:00	Gateway One Lending & Finance, LLC, 175 N.

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			Riverview Dr., Anaheim, CA 92808
14118474	EDI: WFNNB.COM	Feb 06 2021 03:58:00	Lane Bryant/Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14149510	EDI: Q3G.COM	Feb 06 2021 03:58:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14133288	EDI: AGFINANCE.COM	Feb 06 2021 03:58:00	SPRINGLEAF FINANCIAL SERVICES, PO BOX 3251, EVANSVILLE, IN 47731
14118477	EDI: AGFINANCE.COM	Feb 06 2021 03:58:00	Springleaf Financial Services, 219 Walmart Drive--Suite C, Uniontown, PA 15401-8423
14131092	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Feb 06 2021 04:56:34	Secretary Housing & Urban Development, 451 Seventh Street, S.W., Washington, DC 20410-0002
14118479	+ EDI: VERIZONCOMB.COM	Feb 06 2021 03:58:00	Verizon, Attn: Bankruptcy, 500 Technology Drive, Weldon Spring, MO 63304-2225
14118480	EDI: VERIZONCOMB.COM	Feb 06 2021 03:58:00	Verizon Wireless Bankruptcy Admin., P.O. Box 3397, Bloomington, IL 61702-3397
14118481	Email/Text: hbbankruptcynotices@wvmedicine.org	Feb 06 2021 05:17:00	West Virginia University Hospitals, Patient Accounting Office, P.O. Box 1127, Morgantown, WV 26507-1127

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Champion Mortgage Company
cr		SantanderConsumerUSA Inc as servicing agent forGat
14195919		Nationstar Mortgage LLC d/b/a Champion Mortgage Co
cr	*P++	GATEWAY ONE LENDING & FINANCE LLC, 175 N RIVERVIEW DRIVE, ANAHEIM CA 92808-1225, address filed with court:, Gateway One Lending & Finance, 175 N. Riverview Dr., Anaheim, CA 92808
cr	*P++	GATEWAY ONE LENDING & FINANCE LLC, 175 N RIVERVIEW DRIVE, ANAHEIM CA 92808-1225, address filed with court:, Gateway One Lending & Finance, LLC, 175 N. Riverview Dr., Anaheim, CA 92808
14131087	*+	Fidelity National Collections, 220 East Main Street, P.O. Box 2055, Alliance, OH 44601-0055
14131088	*+	First Express, P.O. Box 856021, Louisville, KY 40285-6021
14145094	*P++	GATEWAY ONE LENDING & FINANCE LLC, 175 N RIVERVIEW DRIVE, ANAHEIM CA 92808-1225, address filed with court:, Gateway One Lending & Finance, LLC, 175 N Riverview Drive, Anaheim, CA 92808
14131093	*+	Verizon, Attn: Bankruptcy, 500 Technology Drive, Weldon Spring, MO 63304-2225
14131094	*	Verizon Wireless Bankruptcy Admin., P.O. Box 3397, Bloomington, IL 61702-3397
14131091	*+	Wayne H. Port, Esq., George, Port & George, Suite One, 92 East Main Street, Uniontown, PA 15401-3577
14131095	*	West Virginia University Hospitals, Patient Accounting Office, P.O. Box 1127, Morgantown, WV 26507-1127
14118466	##	Central Credit/Penn Credit Corporation, 916 14th Place, P.O. Box 988, Harrisburg, PA 17108-0988
14118469	##+	Fidelity National Collections, 220 East Main Street, P.O. Box 2055, Alliance, OH 44601-0055
14118476	##+	Wayne H. Port, Esq., George, Port & George, Suite One, 92 East Main Street, Uniontown, PA 15401-3577

TOTAL: 3 Undeliverable, 9 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor Champion Mortgage Company andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor Champion Mortgage Company bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Debtor Patricia A. Chaney sheila@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com;gianna@zeblaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
William E. Craig	on behalf of Creditor Gateway One Lending & Finance ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

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